

Information to identify the case:

Debtor 1	Daryl L Smith	Social Security number or ITIN xxx-xx-4465
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-10180-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daryl L Smith

1/27/23

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Daryl L Smith
Debtor

Case No. 18-10180-VFP
Chapter 13

District/off: 0312-2
Date Rcvd: Jan 27, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2023:

Recip ID	Recipient Name and Address
db	#+ Daryl L Smith, 92A Roland Avenue, South Orange, NJ 07079-1822
r	+ Generations Realty, Generations Realty, 407 Irvington Avenue, South Orange, NJ 07079-2512
cr	+ Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514
517262055	++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court:, Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St, Woodland Hills, CA 91367
517262059	+ CRG Cohen Realty Group, 520 Westfield Avenue, Elizabeth, NJ 07208-1658
517388671	DEUTSCHE BANK TRUST COMPANY AMERICAS, AS TRUSTEE F, West Palm Beach, FL, 33409
517262060	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
517262063	+ New Assets LLC, 67 Elmora Avenue, Elizabeth, NJ 07202-1632
517262065	+ Stuart Lippman &associ, 5447 E 5th St Ste 110, Tucson, AZ 85711-2345

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 27 2023 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 27 2023 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Jan 27 2023 20:50:00	DEUTSCHE BANK NATIONAL TRUST COMPANY, Robertson Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
cr	+ Email/Text: RASEBN@raslg.com	Jan 27 2023 20:50:00	Deutsche Bank Trust Company Americas, Robertson, Anschutz & Schneid, P.L., 6409 congress Ave., Suite 100, Boca Raton, FL 33487-2853
cr	+ Email/Text: RASEBN@raslg.com	Jan 27 2023 20:50:00	Ocwen Loan Servicing, LLC, Robertson, Anschutz, Schneid, P.L., 6409 congress Ave., Suite 100, Boca Raton, FL 33487-2853
517262053	+ EDI: AARGON.COM	Jan 28 2023 01:44:00	Aargon Agency, Attn: Bankruptcy Department, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132
517262054	+ EDI: PHINAMERI.COM	Jan 28 2023 01:44:00	AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
517262057	+ EDI: CONVERGENT.COM	Jan 28 2023 01:44:00	Convergent Outsourcing, Inc, Po Box 9004, Renton, WA 98057-9004
517262058	+ EDI: CCS.COM	Jan 28 2023 01:44:00	Credit Collections Svc, Po Box 773, Needham, MA 02494-0918

District/off: 0312-2

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Date Recd: Jan 27, 2023

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518119502	+ EDI: LCIPHHMRGT	Jan 28 2023 01:44:00	DEUTSCHE BANK TRUST COMPANY AMERICAS, AS TRUSTEE, Attn: Cashiering Department, 1661 Worthington Road, Ste 100, West Palm Beach, FL 33409-6493
517262061	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 27 2023 20:51:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
517384348	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 27 2023 20:51:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517262064	+ EDI: LCIPHHMRGT	Jan 28 2023 01:44:00	Ocwen Loan Servicing, Llc, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Bch, FL 33409-6493
518005003	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 27 2023 20:50:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
519497623	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 27 2023 20:50:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519497624	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 27 2023 20:50:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
517302402	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 27 2023 20:50:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517373410	+ EDI: AIS.COM	Jan 28 2023 01:44:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517262056	*P++	CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262, address filed with court:, Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St, Woodland Hills, CA 91367
517262062	*+	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
518005004	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2023

Signature: _____

/s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2023 at the address(es) listed below:

District/off: 0312-2

Date Rcvd: Jan 27, 2023

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Total Noticed: 27

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor Ocwen Loan Servicing LLC ajennings@raslg.com
Aleisha Candace Jennings	on behalf of Creditor Deutsche Bank Trust Company Americas as Trustee for Residential Accredit Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2007-QS3 ajennings@raslg.com
Aleisha Candace Jennings	on behalf of Creditor Deutsche Bank Trust Company Americas ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association successor indenture trustee to Bank of America, N.A., successor by merger to LaSalle Bank National Association, as Indenture trustee for Home Equity Loan Trust 2007-HS dcarlon@kmillawgroup.com, bkgroup@kmillawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Harold N. Kaplan	on behalf of Creditor Deutsche Bank Trust Company Americas as Trustee for Residential Accredit Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2007-QS3 hkaplan@rasnj.com, kimwilson@raslg.com
Harold N. Kaplan	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY hkaplan@rasnj.com kimwilson@raslg.com
Kevin M. Buttery	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY kbuttery@moodklaw.com
Kevin M. Buttery	on behalf of Creditor Deutsche Bank Trust Company Americas kbuttery@moodklaw.com
Kimberly A. Wilson	on behalf of Creditor Deutsche Bank Trust Company Americas as Trustee for Residential Accredit Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2007-QS3 k_wilsonlaw@comcast.net, courtdocs_kwlaw@comcast.net;kwlawoffices@gmail.com
Laura M. Egerman	on behalf of Creditor Deutsche Bank Trust Company Americas bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@raslg.com
Laura M. Egerman	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@raslg.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michael Schwartzberg	on behalf of Interested Party Michael Caple michael@jerseylaws.com
Robert C. Nisenson	on behalf of Debtor Daryl L Smith r.nisenson@rcn-law.com doreen@rcn-law.com:g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
Shauna M Deluca	on behalf of Creditor Deutsche Bank Trust Company Americas sdeluca@hasbanilight.com hllawpc@gmail.com
Shauna M Deluca	on behalf of Creditor Deutsche Bank Trust Company Americas as Trustee for Residential Accredit Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2007-QS3 sdeluca@hasbanilight.com, hllawpc@gmail.com
Sindi Mncina	on behalf of Creditor Deutsche Bank Trust Company Americas as Trustee for Residential Accredit Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2007-QS3 smncina@raslg.com
Sindi Mncina	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 20